

ABSTRACT OF THE DISCLOSURE

An electronic financial system for providing financial services over the Internet has multiple billers, a service center, multiple financial institutions. The service center is responsible for distributing electronic bills on behalf of billers. The service center has a Web site that customers can directly access to examine their bills. The financial institutions also offer their own Web sites for their customers. Each financial institution's Web site presents a home page that allows its customers to select different services, such as examining a checking or savings account balance, or conducting a funds transfer. These services are supported locally at the financial institution's Web site. The home page also offers an option to view personal billing statements from the billers, which are stored at the service center. When the customer activates the option to view billing statements, the financial institution's Web server links to the third party's server to access the billing statements without exposing this link to the customer. The customer may actually be handed off to the third party's Web site, or the financial institution's Web server might connect to the service center's server and use an OFX (Open Financial Exchange) protocol, and extensions to this protocol, to retrieve information from the third party's server. The billing statements are branded with the financial institution's name and logo to lead the customer to believe that the financial institution is providing the billing statements rather than the service center.